

Document 11:260 CFinles Point (297)200 TSuite Halge 1 of 2 Mendota Heights, MN 55120

viendota rieignts, ivii v 55120

Please send all correspondence to the above address

Telephone: 1-800-279-3480

Feb 15, 2007

Name: JENNIFER REED

Account Number : DLA918

PIN: 4620

Client Reference Number: 5424180403916056

Client: CITIBANK

Your account has been referred to our office for Collections.

If this has been an oversight on your behalf, mail the balance in full to our office. If you are experiencing financial difficulties, call our office and a representative will assist you in negotiating a suitable arrangement.

Telephone 1-800-279-3480

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

➤ Detach Bottom Portion And Return With Payment
 ➤

P.O. BOX 510477 LIVONIA MI 48151-6477 RETURN SERVICE REQUESTED

JENNIFER REED

S-SDAMFC10 L-001 A-DLA918 O-001 P08TOC00700421 I00424

4920 HARMONY WAY SAN JOSE CA 95130-1819

EXHIBIT

1

To contact us regarding your account, call: 1-800-279-3480

AttianceOne

	Regarding			
CITIBANK				
Client Reference Number	Account Number	Amount		
5424180403916056	DLA918	\$ 8201.58		

CITICORP CREDIT SERVICES, INC. (USA)
ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 21882
EAGAN MN 55121-0882

hdalalaallalalalllodaldaladallaladallal

Please make check or money order payable to:

Daytime Phone #		
Evening Phone #		

Amount Paid: \$



S-SDAMFC10 L-001 A-DLA918 O-001 P08TOC00700421 100424

JENNIFER REED 4920 HARMONY WAY SAN JOSE CA 95130-1819

(f) (i)

00100

「米以「ひろろ